

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | Michael P. DuBerg | Social Security number or ITIN | xxx-xx-7020 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | Denise L. DuBerg | Social Security number or ITIN | xxx-xx-0897 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 13-10111-TPA | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael P. DuBerg

Denise L. DuBerg

5/17/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Michael P. DuBerg
Denise L. DuBerg
DebtorsCase No. 13-10111-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil
Form ID: 3180WPage 1 of 2
Total Noticed: 45

Date Rcvd: May 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2018.

db/jdb +Michael P. DuBerg, Denise L. DuBerg, 1938 Brooksboro Drive, Erie, PA 16510-3872
 cr Nelnet, 3015 South Parker Road Suite 400, Aurora, CO 80014
 cr +WILMINGTON SAVINGS FUND SOCIETY, FSB, DBA C/O SHEL, PO BOX 10826, Greenville, SC 29603-0826
 cr +Wilmington Savings Fund Society, FSB, doing business, c/o Shellpoint Mortgage Servicing,
 P.O. BOX 10826, GREENVILLE, SC 29603-0826
 13555532 ACL, PO Box 71312, Philadelphia, PA 19176-1312
 13555534 American Education Services, Account Services, Harrisburg, PA 17130-0001
 13775486 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13555538 +Collector of Taxes, 3608 West 26th Street, Erie, PA 16506-2059
 13555541 +Countrywide Home Loans, PO Box 8329, Van Nuys, CA 91409-8329
 13555544 +Creditech, Inc., PO Box 99, Bangor, PA 18013-0099
 13555549 +Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street,
 Erie, PA 16501-1011
 13555552 +Millcreek Township Tax Collector, 3608 West 26th Street, Erie, PA 16506-2059
 13555553 +National Asset Management LLC, 400 Rouser Road, Suite 105, Moon Twp., PA 15108-2749
 13584885 Nelnet on behalf of, Educational Credit Management Corp., P.O. Box 75906,
 St. Paul, MN 55175-0848
 13583840 Nelnet on behalf of Educational Credit Management, Educational Credit Management Corp.,
 PO Box 75848, St. Paul MN 55175-0848
 13555556 +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
 13555559 +Ronald M. Merski, DMD, 4404 Dexter Avenue, Erie, PA 16504-2446
 13555561 +Steven F. Christiansen PLLC, 141 Jackson Street, Hempstead, NY 11550-2412
 13555562 +TEK Collect, PO Box 1269, Columbus, OH 43216-1269
 13567422 The Bank of New York Mellon, et al, c/o Prober & Raphael, Attorneys For Secured Creditor,
 P.O. Box 4365, Woodland Hills, CA 91365-4365
 13555563 US Asset Management, 700 Longwater Drive, Norwell, MA 02061-1624
 14253451 WILMINGTON SAVINGS FUND SOCIETY, FSB, DBA, CHRISTIANA TRUST FOR BCAT 2014-9TT,
 C/O Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
 13555564 Wegman's Food Markets, Inc., PO Box 30844, Rochester, NY 14603-0844

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVBICNOTICE1@state.pa.us May 18 2018 01:55:44 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: BANKAMER.COM May 18 2018 05:28:00 BANK OF AMERICA, N.A., 2380 Performance Dr,
 Richardson, TX 75082-4333
 13555533 EDI: AFNIRECOVERY.COM May 18 2018 05:28:00 AFNI, 1310 Martin Luther King Drive,
 PO Box 3517, Bloomington, IL 61702-3517
 13555531 +E-mail/Text: thomas.porterfield@accrev.com May 18 2018 01:56:32 Accelerated Revenue Inc.,
 4016 North Hampton Drive, Powell, OH 43065-8431
 13555535 EDI: RESURGENT.COM May 18 2018 05:28:00 Ascent Card Services, Resurgent Capital,
 PO Box 10587, Greenville, SC 29603-0587
 13555536 +EDI: ACCE.COM May 18 2018 05:28:00 Asset Acceptance, PO Box 2036, Warren, MI 48090-2036
 13555537 EDI: CAPITALONE.COM May 18 2018 05:28:00 Capital 1 Bank, TSYS Debt Mgmt, PO Box 5155,
 Norcross, GA 30091
 13635254 +EDI: JEFFERSONCAP.COM May 18 2018 05:28:00 COLLECTO US ASSET MANAGEMNT, INC.,
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 13555540 +EDI: BANKAMER.COM May 18 2018 05:28:00 Countrywide Home Lending,
 Bank of America Home Loans, Attention: Bankruptcy, 7105 Corporate Drive,
 Plano, TX 75024-4100
 13555539 +EDI: BANKAMER.COM May 18 2018 05:28:00 Countrywide Home Lending, Attention: Bankruptcy,
 SV-314B, PO Box 5170, Simi Valley, CA 93062-5170
 13555542 +EDI: BANKAMER.COM May 18 2018 05:28:00 Countrywide Home Loans, Attention: Bankruptcy,
 1800 Tapo Canyon Road, Mail Stop #SV-103, Simi Valley, CA 93063-6712
 13555545 +EDI: ECMC.COM May 18 2018 05:28:00 ECMC, 7325 Beaufont Springs, Suite 200,
 Richmond, VA 23225-5546
 13555546 E-mail/Text: bknotice@ercbpo.com May 18 2018 01:55:57 Enhanced Recovery Company LLC,
 8014 Bayberry Road, Jacksonville, FL 32256-7412
 13555550 +EDI: JEFFERSONCAP.COM May 18 2018 05:28:00 Jefferson Capital Systems, PO Box 7999,
 St. Cloud, MN 56302-7999
 13564573 +E-mail/Text: gailj@millcreektownship.com May 18 2018 01:56:03 Millcreek Township,
 ATTENTION: Gail Jares, Lien Clerk, 3608 West 26th Street, Erie, PA 16506-2059
 13555551 +E-mail/Text: gailj@millcreektownship.com May 18 2018 01:56:03 Millcreek Township,
 Street Light Dept., 3608 West 26th Street, Erie, PA 16506-2059
 13555554 +E-mail/Text: electronicbkydocs@nelnet.net May 18 2018 01:55:56 NELNET, PO Box 82561,
 Lincoln, NE 68501-2561
 13586783 +E-mail/Text: electronicbkydocs@nelnet.net May 18 2018 01:55:56 Nelnet,
 3015 South Parker Road Suite 400, Aurora CO 80014-2904
 13555555 E-mail/Text: RVSVBICNOTICE1@state.pa.us May 18 2018 01:55:44 PA Department of Revenue,
 Department 280946, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
 13555557 EDI: PRA.COM May 18 2018 05:28:00 Portfolio Recovery, Attn: Bankruptcy,
 120 Corporate Blvd, Norfolk, VA 23502

District/off: 0315-1

User: bsil
Form ID: 3180W

Page 2 of 2
Total Noticed: 45

Date Rcvd: May 17, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13555558 +EDI: Q3G.COM May 18 2018 05:28:00 Quantum3 Group, Capio Partners, PO Box 788,
Kirkland, WA 98083-0788
14052202 +E-mail/Text: Bankruptcy@wsfsbank.com May 18 2018 01:56:41
Wilmington Savings Fund Society, FSB, 500 Delaware Avenue, 11th Floor,
Wilmington, Delaware 19801-7405

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Shellpoint Mortgage Servicing
cr THE BANK OF NEW YORK MELLON ET. AL.
cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr WILMINGTON SAVINGS FUND SOCIETY et al...
cr WILMINGTON SAVINGS FUND SOCIETY, FSB, doing busine
13555560 St Vincent Consultants in Cardio, 2315 Myrtle Street, Erie, P A16502
13555547* Enhanced Recovery Corp., 8014 Bayberry Road, Jacksonville, FL 32256-7412
13586784* +Nelnet, 3015 South Parker Road Suite 400, Aurora CO 80014-2904
13555543 ##Countrywide Home Loans, Bank of America Home Loans, PO Box 961206, FTWX-22,
Fort Worth, TX 76161-0206
13555548 ##EOS CCA, PO Box 296, Norwell, MA 02061-0296

TOTALS: 7, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT 2014-9TT andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business as CHRISTIANA TRUST, not in its individual capacity but solely as legal title Trustee for BCAT 2014-9TT bkggroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL. pawb@fedphe.com
Jodi L. Hause on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A. SUCCESSOR BY MERGER TO BANK ONE, N.A. AS INDENTURE TRUSTEE FOR CABS MASTER TRUSTEE, REVOLV jodi.hause@phelanhallinan.com, pawb@fedphe.com
Jodi L. Hause on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL. jodi.hause@phelanhallinan.com, pawb@fedphe.com
Joshua I. Goldman on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY et al... bkggroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stephen H. Hutzelman on behalf of Debtor Michael P. DuBerg shutzelman@shapiralaw.com, shutzelman@ecf.inforuptcy.com;ann@shapiralaw.com
Stephen H. Hutzelman on behalf of Joint Debtor Denise L. DuBerg shutzelman@shapiralaw.com, shutzelman@ecf.inforuptcy.com;ann@shapiralaw.com

TOTAL: 11